

AMENDMENTS TO THE SPECIFICATION:

Please replace the paragraph beginning at page 1, line 4, with the following rewritten paragraph:

61 This application is a continuation-in-part application of serial number 08/526,776 filed September 12, 1995, entitled "COMPUTER IMPLEMENTED AUTOMATED CREDIT APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM" the subject matter of which is hereby incorporated by reference in its entirety. The benefit of the filing date of the above copending application is claimed herein.
